

Information to identify the case:

Debtor 1	<u>Gary A. Laplante</u>	Social Security number or ITIN	xxx-xx-7774
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kay Anne Laplante</u>	Social Security number or ITIN	xxx-xx-8493
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-20036-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary A. Laplante

Kay Anne Laplante
fka Kay A. Wanamaker, fka Kay Anne Sauer

8/9/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gary A. Laplante
Kay Anne Laplante
Debtors

Case No. 18-20036-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 09, 2023

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Gary A. Laplante, Kay Anne Laplante, 11 William Penn Ave, Pennsville, NJ 08070-1815
517536217	Deepwater FCU, 565 N Broadway, Deepwater, NJ 08023
519585543	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
517536221	+ McCabe, Weisberg & Conway, LLC, 216 Haddon Avenue, Suite 201, Collingswood, NJ 08108-2818
517536225	+ Take Charge America, 20620 N 19th Ave, Phoenix, AZ 85027-3541

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 09 2023 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Aug 09 2023 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: lhogan@deepwaterind.org	Aug 09 2023 20:31:00	DIFCU, 565 North Broadway, PO Box 42, Deepwater, NJ 08023-0042
cr	+ Email/Text: RASEBN@raslg.com	Aug 09 2023 20:29:00	Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, Crane, 10700 Abbotts Bridge Road, Duluth, GA 30097-8458
cr	+ EDI: WFFC.COM	Aug 10 2023 00:15:00	Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, 1451 Thomas Langston Rd., Winterville, NC 28590-8872
517536213	+ EDI: GMACFS.COM	Aug 10 2023 00:15:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
517551312	EDI: GMACFS.COM	Aug 10 2023 00:15:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
517536214	EDI: CAPITALONE.COM	Aug 10 2023 00:15:00	Capital One, 15000 Capital One Drive, Henrico, VA 23238
517536215	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 09 2023 20:29:00	Citizens Bank, 1 Citizens Drive, Riverside, RI 02915
517640418	Email/PDF: bncnotices@becket-lee.com	Aug 09 2023 20:45:09	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517536216	+ EDI: WFNNB.COM	Aug 10 2023 00:15:00	Comenity Bank/Peebles, P.O. Box 182789, Columbus, OH 43218-2789
517536218	+ EDI: CITICORP.COM	Aug 10 2023 00:15:00	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
517661856	+ Email/Text: lhogan@deepwaterind.org	Aug 09 2023 20:31:00	Deepwater Industries Federal Credit Union, P.O. Box 42, Deepwater, NJ 08023-0042
517638316	EDI: Q3G.COM	Aug 10 2023 00:15:00	Department Stores National Bank, c/o Quantum3

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			Group LLC, PO Box 657, Kirkland, WA 98083-0657
517536219	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 09 2023 20:29:00	Kohls/Cap One, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-5660
519984846	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 09 2023 20:29:00	Lakeview Loan Servicing, LLC, Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9096
519332063	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 09 2023 20:29:00	Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
519332064	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 09 2023 20:29:00	Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
517664790	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Aug 09 2023 20:30:00	Lakeview Loan Servicing, LLC c/o LoanCare, LLC, 3637 Sentara Way., Virginia Beach, VA 23452-4262
517536220	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Aug 09 2023 20:30:00	Loancare Servicing Ctr, 3637 Sentara way, Virginia Beach, VA 23452-4262
517640434	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 09 2023 20:30:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
517572281	EDI: AGFINANCE.COM	Aug 10 2023 00:15:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
517536222	+ EDI: AGFINANCE.COM	Aug 10 2023 00:15:00	OneMain, Attn: Bankruptcy, 601 Nw 2nd St, Evansville, IN 47708-1013
517995855	EDI: PRA.COM	Aug 10 2023 00:15:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517995856	EDI: PRA.COM	Aug 10 2023 00:15:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517662462	EDI: Q3G.COM	Aug 10 2023 00:15:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519707389	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 09 2023 20:29:00	RightPath Servicing, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9096
519707390	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 09 2023 20:29:00	RightPath Servicing, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9741, RightPath Servicing 75261-9096, ATTN: Bankruptcy Dept.
517536223	+ EDI: CITICORP.COM	Aug 10 2023 00:15:00	Sears/CBNA, P.O. Box 6282, Sioux Falls, SD 57117-6282
517536224	EDI: RMSC.COM	Aug 10 2023 00:15:00	Synch/Walmart, PO Box 965024, El Paso, TX 79998
517540658	+ EDI: RMSC.COM	Aug 10 2023 00:15:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517643994	+ EDI: AIS.COM	Aug 10 2023 00:15:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517536226	EDI: VERIZONCOMB.COM	Aug 10 2023 00:15:00	Verizon Wireless, P.O. Box 920041, Dallas, TX 75392-0041
517536227	+ EDI: WFFC2	Aug 10 2023 00:15:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2023 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Lakeview Loan Servicing LLC NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Andrew M. Lubin	on behalf of Creditor Lakeview Loan Servicing LLC nj-ecfmail@mw-c-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jane L. McDonald	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Jennifer R. Gorchow	on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kenneth W. Miller, Jr	on behalf of Joint Debtor Kay Anne Laplante kwmbky@helmerlegal.com
Kenneth W. Miller, Jr	on behalf of Debtor Gary A. Laplante kwmbky@helmerlegal.com
Lauren Moyer	on behalf of Creditor Nationstar Mortgage LLC lmoyer@friedmanvartolo.com nj-ecfmail@ecf.courtdrive.com
Marisa Myers Cohen	on behalf of Creditor Lakeview Loan Servicing LLC nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com
Melissa S DiCerbo	on behalf of Creditor Lakeview Loan Servicing LLC nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Lakeview Loan Servicing LLC phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Robert J. Malloy	on behalf of Creditor DIFCU ecf@robmalloylaw.com
Sindi Mncina	

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on behalf of Creditor Nationstar Mortgage LLC smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto ecfmail@mortoncraig.com, mortoncraigecef@gmail.com

TOTAL: 18